

FIRST AMERICAN BANK CORPORATION

	CPP Disbursement Date 07/24/2009	RSSD (Holding Company) 1199974	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,866	\$2,782	-2.9%		
Loans	\$1,855	\$1,701	-8.3%		
Construction & development	\$64	\$36	-43.8%		
Closed-end 1-4 family residential	\$216	\$184	-14.6%		
Home equity	\$507	\$456	-10.0%		
Credit card	\$0	\$0			
Other consumer	\$6	\$6	3.7%		
Commercial & Industrial	\$408	\$414	1.6%		
Commercial real estate	\$386	\$383	-0.7%		
Unused commitments	\$733	\$619	-15.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$836	\$858	2.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$16	1483.9%		
Cash & balances due	\$57	\$88	53.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$15	\$18	17.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$14	\$19	38.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,595	\$2,507	-3.4%		
Deposits	\$2,091	\$2,262	8.2%		
Total other borrowings	\$484	\$223	-53.8%		
FHLB advances	\$176	\$142	-19.7%		
Equity					
Equity capital at quarter end	\$270	\$275	1.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$25	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	9.0%	--		
Tier 1 risk based capital ratio	11.2%	12.0%	--		
Total risk based capital ratio	12.4%	13.3%	--		
Return on equity ¹	6.8%	7.4%	--		
Return on assets ¹	0.6%	0.7%	--		
Net interest margin ¹	4.2%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	68.8%	59.2%	--		
Loss provision to net charge-offs (qtr)	72.6%	44.7%	--		
Net charge-offs to average loans and leases ¹	3.3%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	33.1%	41.1%	9.4%	0.0%	--
Closed-end 1-4 family residential	5.5%	7.4%	1.0%	0.5%	--
Home equity	0.9%	1.6%	0.5%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	12.7%	7.5%	2.2%	1.4%	--
Commercial & Industrial	0.8%	1.0%	0.1%	0.0%	--
Commercial real estate	5.1%	9.3%	0.9%	0.1%	--
Total loans	3.5%	5.3%	0.8%	0.2%	--